

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jesus David Collado  
Ann Elizabeth Collado  
Debtors

Case No. 13-01287-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CGambini  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 14

Date Rcvd: Oct 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2018.

db/jdb  
4348132 +Jesus David Collado, Ann Elizabeth Collado, 128 Winding Lane, East Berlin, PA 17316-9519  
+Ocwen Loan Servicing, LLC, 1100 Virginia Drive, Ste. 175, Fort Washington, PA 19034-3278,  
Attn: Bankruptcy Department

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +EDI: WFFC.COM Oct 16 2018 23:04:00 WELLS FARGO HOME MORTGAGE, LLC, MAC X7801-014,  
3476 Stateview Blvd., Fort Mill, SC 29715-7203

4277456 EDI: AMEREXPR.COM Oct 16 2018 23:04:00 AMERICAN EXPRESS, P.O. BOX 1270,  
NEWARK, NJ 07101-1270  
4343378 EDI: BECKLEE.COM Oct 16 2018 23:03:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4277457 EDI: CAPITALONE.COM Oct 16 2018 23:04:00 CAPITAL ONE, P.O. BOX 30285,  
SALT LAKE CITY, UT 84130-0285  
4277458 EDI: CHASE.COM Oct 16 2018 23:04:00 CHASE CARD SERVICES, CARDMEMBER SERVICES,  
P.O. BOX 15153, WILMINGTON, DE 19886-5153  
4277459 EDI: DISCOVER.COM Oct 16 2018 23:04:00 DISCOVER, P.O. BOX 15251,  
WILMINGTON, DE 19886-5251  
4277460 EDI: CBSKOHL.S.COM Oct 16 2018 23:04:00 KOHL'S, KOHL'S PAYMENT CENTER, P.O. BOX 2983,  
MILWAUKEE, WI 53201-2983  
4347475 EDI: PRA.COM Oct 16 2018 23:03:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4886567 +EDI: PRA.COM Oct 16 2018 23:03:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
4281884 E-mail/Text: ebn@vativrecovery.com Oct 16 2018 19:03:30 Palisades Collection, LLC,  
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collection, LLC,  
PO Box 40728, Houston TX 77240-0728  
4277462 EDI: WFFC.COM Oct 16 2018 23:04:00 WELLS FARGO HOME MORTGAGE, P.O. BOX 6417,  
CAROL STREAM, IL 60197-6417  
4335366 +EDI: WFFC.COM Oct 16 2018 23:04:00 Wells Fargo Bank, N.A.,  
Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,  
Fort Mill, SC 29715-7203

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4277461 ##OCWEN, P.O. BOX 9001719, LOUISVILLE, KY 40290-1719

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Joshua I Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY, et al  
bkggroup@kmlawgroup.com, bkggroup@kmlawgroup.com  
Thomas E. Miller on behalf of Debtor 2 Ann Elizabeth Collado staff@tommillerlawoffice.com  
Thomas E. Miller on behalf of Debtor 1 Jesus David Collado staff@tommillerlawoffice.com  
Thomas I Puleo on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY, et al  
tpuleo@kmlawgroup.com, bkggroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee    ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 Jesus David Collado  
First Name Middle Name Last Name

Debtor 2 Ann Elizabeth Collado  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-01287-RNO**

Social Security number or ITIN **xxx-xx-6270**  
EIN --

Social Security number or ITIN **xxx-xx-9824**  
EIN --

**Order of Discharge**

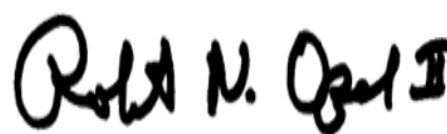
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jesus David Collado

Ann Elizabeth Collado

By the  
court:

October 16, 2018

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**